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FILED: July 1, 2015

UNITED STATES COURT OF APPEALS FOR THE FOURTH CIRCUIT

No. 13-2326 (5:13-cv-00066-DSC) DIANA LOUISE HOUCK; STEVEN G. TATE Plaintiffs - Appellants v. SUBSTITUTE TRUSTEE SERVICES, INC. Defendant - Appellee and LIFESTORE BANK; GRID FINANCIAL SERVICES, INC. **Defendants** ._____ PAULA STEINHILBER BERAN Court-Assigned Amicus Counsel JUDGMENT

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In accordance with the decision of this court, the judgment of the district court is vacated and reversed in part. This case is remanded to the district court for further proceedings consistent with the court's decision.

This judgment shall take effect upon issuance of this court's mandate in accordance with Fed. R. App. P. 41.

/s/ PATRICIA S. CONNOR, CLERK